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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

RoundPoint Mortgage Servicing Corporation

In Re:

Edwin Iza,

Debtor.

Order Filed on March 13, 2018 by Clerk **U.S. Bankruptcy Court**

District of New Jersey

Case No.: <u>17-28199 KCF</u>

Adv. No.:

Hearing Date: 2/28/18 @ 9:00 a.m.

Judge: Kathyrn C. Ferguson

ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.

DATED: March 13, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

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Debtor: Edwin Iza Case No: 17-28199 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, RoundPoint Mortgage Servicing Corporation., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 29 Daniel Road, Spotswood, NJ, 08884, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Paola D. Vera, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 28, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through March 2018 for a total post-petition default of \$12,405.65 (5 @ \$2,481.13); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make a payment of \$12,405.65 directly to Secured Creditor no later than March 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2018, directly to Secured Creditor RoundPoint Mortgage Servicing Corporation, P.O. Box 19409, Charlotte, NC 28217-9409 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.

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Certificate of Notice Page 3 of 3 ted States Bankruptcy District of New Jersey

In re: Edwin Iza Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Mar 13, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db +Edwin Iza, 29 Daniel Rd., Spotswood, NJ 08884-1808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Aleksander P. Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK N.A.

 $\verb"alex@winston" and \verb"winston".com"$

Denise E. Carlon on behalf of Creditor RoundPoint Mortgage Servicing Corporation

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Paola D. Vera on behalf of Debtor Edwin Iza pvera@cabanillaslaw.com, Paola D. Vera

bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5

Case No. 17-28199-KCF

Chapter 13